

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Dolores A. Swanger**  
Debtor(s)

Bankruptcy Case No.: 18-22691-CMB  
3/18/2021  
Chapter: 13  
Docket No.: 112 - 107  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 2/19/2021 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. *A final plan conciliation conference will be held on at , in .* If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: PNC Bank (Cl #8-2) following payment changes of record .
- H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$4,000 including any fees paid to prior counsel. Peoples Gas to be paid per order of 5/13/2021 at doc. 97. THE CONFIRMATION ORDER AT DOCKET NO. 109 IS VACATED.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) **IT IS FURTHER ORDERED THAT:**

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm  
Judge  
United States Bankruptcy Court

Dated: April 26, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:  
Dolores A. Swanger  
Debtor

Case No. 18-22691-CMB  
Chapter 13

District/off: 0315-2  
Date Rcvd: Apr 26, 2021

User: dsaw  
Form ID: 149

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Total Noticed: 25

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2021:**

Recip ID	Recipient Name and Address
db	+ Dolores A. Swanger, 514 5th Avenue, New Kensington, PA 15068-6507
cr	+ Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14874855	+ Abigail Brunner, Esquire, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14874858	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUITE 500, PLANO TX 75093-4805 address filed with court:, Credit Protection Association, 13355 Noel Rd., Ste. 2100, Dallas, TX 75240
14874859	+ De La Torre Orthotics, 2644 Mossside Blvd, Monroeville, PA 15146-3348
14874860	+ Diversified Adjustments, 600 Coon Rapids Blvd NW, Minneapolis, MN 55433-5549
14874863	+ People's Natural Gas Company, PO Box 644760, Pittsburgh, PA 15264-4760
14874864	Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
14905501	+ Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
15220522	SantanderConsumerUSA Inc, successor in interest to Gateway,One, Lending&Finance,LLC(Gateway), P.O. Box 560284 Dallas, TX 75356

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14889660	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 27 2021 01:36:01	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14874856	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 27 2021 01:36:01	Capital One Bank USA, NA, 10700 Capital One Way, Richmond, VA 23060-9243
14874857	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 27 2021 01:36:03	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
14909017	Email/Text: G06041@att.com	Apr 27 2021 02:19:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
14874861	Email/Text: GOLF_STBankruptcy@gatewayonelending.com	Apr 27 2021 02:17:00	Gateway One Lending, 3818 E Coronado Street, Suite 100, Anaheim, CA 92807
14912928	Email/Text: GOLF_STBankruptcy@gatewayonelending.com	Apr 27 2021 02:17:00	Gateway One Lending & Finance, LLC, 175 N Riverview Drive, Anaheim, CA 92808
14904020	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 27 2021 02:19:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14874862	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 27 2021 02:19:00	Jefferson Capital Systems, LLC, 16 McLeland Road, Saint Cloud, MN 56303
14903341	Email/PDF: resurgentbknotifications@resurgent.com	Apr 27 2021 01:37:55	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14982342	Email/Text: Bankruptcy.Notices@pnc.com	Apr 27 2021 02:18:00	PNC BANK, N.A., Attention: Bankruptcy Department, 3232 NEWMARK DRIVE, MIAMISBURG OH 45342
14874865	Email/Text: Bankruptcy.Notices@pnc.com	Apr 27 2021 02:18:00	PNC Mortgage, PO Box 8703, Dayton, OH 45401

District/off: 0315-2

User: dsaw

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14874867	Email/PDF: ais.sprint.ebn@americaninfosource.com	Apr 27 2021 01:36:00	Sprint, PO Box 4191, Carol Stream, IL 60197-4191
14898044	Email/PDF: ais.sprint.ebn@americaninfosource.com	Apr 27 2021 01:36:00	Sprint Corp, Attention Bankruptcy, PO Box 7949, Overland Park, KS 66207-0949
14874866	+ Email/PDF: clerical@simmassociates.com	Apr 27 2021 01:39:42	Simm Associates, Inc., 800 Pencade Drive, Newark, DE 19702-3354
14874868	+ Email/Text: bnc-bluestem@quantum3group.com	Apr 27 2021 02:19:00	Webbank, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr		Santander Consumer USA, Inc., successor in interest
cr	*P++	GATEWAY ONE LENDING & FINANCE LLC, 175 N RIVERVIEW DRIVE, ANAHEIM CA 92808-1225, address filed with court:, Gateway One Lending & Finance, LLC, 175 N. Riverview Dr., Anaheim, CA 92808
15084305	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK, N.A., Attn: Bankruptcy Department, 3232 NEWMARK DRIVE, MIAMISBURG OH 45342

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2021 at the address(es) listed below:

Name	Email Address
Brian C. Thompson	on behalf of Debtor Dolores A. Swanger bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co m
Maria Miksich	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION wbefc@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteedpda.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

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Thomas Song

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION pawb@fedphe.com

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